

**Amendments to the Claims:**

This listing of claims will replace all prior versions, and listings of claims in the application:

**Listing of Claims:**

1-19. (Canceled)

20. (Previously Presented) A system for facilitating communication among participants in an insurance-underwriting process, the system comprising:

at least one database adapted to store a plurality of data related to the insurance-underwriting process;

at least one server coupled to the at least one database, the at least one server adapted to host a web-based system for allowing collaboration among the participants via the Internet;

at least one client coupled to the at least one server, the at least one client adapted to allow access to the web-based system;

wherein the web-based system comprises a multi-layer, modular architecture, the multi-layer modular architecture including a plurality of applications, each application in the plurality of applications including a plurality of modules and employing a desktop visual metaphor for accessing the plurality of modules; and

wherein the participants comprise at least one user, and the web-based system is adapted to restrict the plurality of data accessible to the at least one user based on a plurality of attributes of the at least one user.

21. (Previously Presented) The system of claim 20, wherein the plurality of data comprises data related to an insurance client.

22. (Previously Presented) The system of claim 20, wherein the plurality of data comprises data related to an insurance case or policy.

23. (Previously Presented) The system of claim 20, further comprising:  
a data-translation engine;  
a workflow engine;  
a web-application-transactional engine; and  
a business-rules engine.

24. (Previously Presented) The system of claim 23, wherein the web-application-transactional engine is adapted to send the plurality of data to, and receive the plurality of data from, at least one application associated with the web-based system.

25. (Previously Presented) The system of claim 23, wherein the data-translation engine is adapted to translate and format the plurality of data as the plurality of data is shared among the participants.

26. (Previously Presented) The system of claim 25, wherein the data-translation engine ensures that a receiving party can receive the plurality of data in a preferred format without manual transcribing.

27. (Previously Presented) The system of claim 23, wherein the workflow engine implements a plurality of workflows comprising a plurality of tasks and subtasks executed in a predefined sequence.

28. (Previously Presented) The system of claim 23, wherein the plurality of workflows comprises at least one public workflow and at least one private workflow.

29. (Currently Amended) The system of claim 20, wherein said at least one user comprises a plurality of users and wherein the system further comprises ~~comprising~~ a view-state database, the view-state database ~~operable adapted to track, for said plurality of users, a~~ current state of ~~a the~~ plurality of views of a plurality of said modules.

30. (Currently Amended) The system of claim 29, wherein the view-state database, ~~for each user of said plurality of users, stores is adapted to store~~ the current state of the plurality of views upon log-off of the ~~user, at least one user~~.

31. (Currently Amended) The system of claim 30, wherein the view state database ~~restores is further adapted to restore~~ the current state of the plurality of views upon log-in of the ~~at least one user~~.

32. (New) A method for facilitating communication among a plurality of participants in an insurance-underwriting process, the method comprising:  
storing a plurality of insurance-underwriting data;  
providing a desktop visual metaphor to a plurality of users over a communications network;  
providing access to a plurality of modules of an application through the desktop visual metaphor, said modules operable to access the insurance-underwriting data; and  
facilitating, through the desktop visual metaphor, transfer of data among said users.

33. (New) The method of claim 32, further comprising:  
storing attributes of a user of said users; and  
restricting access to the insurance-underwriting data based on the attributes.

34. (New) The method of claim 32, further comprising:  
receiving a request to create a case through the desktop visual metaphor; and  
storing information relevant to the case.

35. (New) The method of claim 34, further comprising:  
receiving a request to track the case through the desktop visual metaphor; and

displaying through the desktop visual metaphor a status of the case based on the information relevant to the case.

36. (New) The method of claim 32, further comprising storing state information of the desktop visual metaphor and wherein providing the desktop visual metaphor includes presenting the desktop visual metaphor in accordance with the state information.

37. (New) The method of claim 32, wherein providing access to a plurality of modules includes executing the modules at a location remote from the users.

38. (New) A computer-readable storage medium having stored thereon instructions for causing a processor to facilitate communication among a plurality of participants in an insurance-underwriting process, the computer-readable storage medium including:  
instructions for directing a plurality of insurance-underwriting data to be stored;  
instructions for providing a desktop visual metaphor to a plurality of users over a communications network;  
instructions for providing access to a plurality of modules of an application through the desktop visual metaphor, said modules operable to access the insurance-underwriting data; and  
instructions for facilitating, through the desktop visual metaphor, transfer of data among said users.

39. (New) The computer-readable storage medium of claim 38, further comprising:  
instructions for storing attributes of a user of said users; and  
instructions for restricting access to the insurance-underwriting data based on the attributes.

40. (New) The computer-readable storage medium of claim 38, further comprising instructions for storing information relevant to a case in response to a request to create the case sent through the desktop visual metaphor.

41. (New) The computer-readable storage medium of claim 40, further comprising instructions for, in response to receiving a request to track the case, displaying through the desktop visual metaphor a status of the case based on the information relevant to the case.

42. (New) The computer-readable storage medium of claim 38, further comprising instructions for storing state information of the desktop visual metaphor and wherein said instructions for providing the desktop visual metaphor includes presenting the desktop visual metaphor in accordance with the state information.

43. (New) The computer-readable storage medium of claim 38, wherein said instructions for providing access to the plurality of modules includes instructions for executing the modules at a location remote from the users.

44. (New) The computer-readable storage medium of claim 38, wherein the desktop visual metaphor is a graphical user interface including elements that, as perceived by a person using the desktop visual metaphor, operate substantially similar to corresponding elements of an operating system desktop.